

Information to identify the case:

Debtor 1	Daniel W. Gillard	Social Security number or ITIN	xxx-xx-5899
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Brenda M. Gillard	Social Security number or ITIN	xxx-xx-0138
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-27613-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel W. Gillard

Brenda M. Gillard

3/20/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Daniel W. Gillard
Brenda M. Gillard
DebtorsCase No. 11-27613-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 3180WPage 1 of 2
Total Noticed: 34

Date Rcvd: Mar 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2017.

db/jdb +Daniel W. Gillard, Brenda M. Gillard, 144 Coal Bluff Road, Finleyville, PA 15332-3008
 cr +Capital One, National Association, P.O. Box 829009, Dallas, TX 75382-9009
 cr +Ditech Financial LLC, P.O. Box 9013, Addison, TX 75001-9013
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13259302 Auto Worker's FCU/United Community F, 6010 Mountain View Drive, West Mifflin, PA 15122-2425
 13285416 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13259313 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13259305 Capital One, P.O. Box 152406, Attn: Loan Services, Irving, TX 75015-2406
 13267676 Capital One, National Association, P.O. Box 829009, Dallas, Texas 75382-9009
 13286616 +United Community Federal Credit Union, c/o McGrath Law Group, P.C.,
 Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
 13853241 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 21 2017 01:52:34 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Mar 21 2017 01:33:00 Capital One N.A., c/o Ascension capital Group,
P.O. Box 165028, Irving, TX 75016-5028
 cr +EDI: BASSASSOC.COM Mar 21 2017 01:34:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2017 01:52:25 Ditech Financial LLC,
PO BOX 6154, RAPID CITY, SD 57709-6154
 cr +EDI: BASSASSOC.COM Mar 21 2017 01:34:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13259301 +EDI: AMEREXPR.COM Mar 21 2017 01:33:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
 13297410 EDI: BECKLEE.COM Mar 21 2017 01:33:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13259303 +EDI: BANKAMER.COM Mar 21 2017 01:33:00 Bank of America, 450 American Street, #SV416,
Simi Valley, CA 93065-6285
 13259304 +EDI: HFC.COM Mar 21 2017 01:33:00 Best Buy/HSBC, P.O. Box 5253,
Carol Stream, IL 60197-5253
 13259306 +EDI: CAPITALONE.COM Mar 21 2017 01:33:00 Capital One Small Business, P.O. Box 30273,
Salt Lake City, UT 84130-0273
 13402381 +EDI: BASSASSOC.COM Mar 21 2017 01:34:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson AZ 85712-1083
 13259307 +EDI: CHASE.COM Mar 21 2017 01:33:00 Chase Bank, P.O. Box 15298,
Wilmington, DE 19850-5298
 14366465 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2017 01:52:25
Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
 13259308 E-mail/Text: fnb.bk@fnfg.com Mar 21 2017 01:53:10 First Niagara Bank, 6950 S Transit Road,
Lockport, NY 14094
 13259309 E-mail/Text: fnb.bk@fnfg.com Mar 21 2017 01:53:10 First Niagara Bank, P.O. Box 514,
Attn: Customer Service, Lockport, NY 14095-0514
 13264252 E-mail/Text: fnb.bk@fnfg.com Mar 21 2017 01:53:10 First Niagara Bank, N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
 13259310 +EDI: RMSC.COM Mar 21 2017 01:33:00 GE Capital/Lowes, P.O. Box 965005,
Orlando, FL 32896-5005
 13259311 EDI: RMSC.COM Mar 21 2017 01:33:00 GE CRB/Lowe's, P.O. Box 981400,
El Paso, TX 79998-1400
 13620637 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2017 01:52:25 Green Tree Servicing, LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
 13348328 +EDI: BASSASSOC.COM Mar 21 2017 01:34:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13259312 +EDI: HFC.COM Mar 21 2017 01:33:00 HSBC/Best Buy, P.O. Box 5232,
Carol Stream, IL 60197-5232
 13341772 EDI: PRA.COM Mar 21 2017 01:33:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
 13259314 EDI: CITICORP.COM Mar 21 2017 01:33:00 Tractor Supply/CBSD, P.O. Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
 cr Bank of America, N.A., as Servicer

District/off: 0315-2

User: aala
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Mar 20, 2017

cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
Tucson, AZ 85712-1083
cr* +United Community Federal Credit Union, c/o McGrath Law Group, P.C.,
Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
13360883* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A., as Servicer
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Bank Of America, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Hilary B. Bonial on behalf of Creditor Capital One, National Association notice@bkcyllaw.com
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com
Kirsten S. Penn on behalf of Creditor United Community Federal Credit Union
kpenn@lenderlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rodney D. Shepherd on behalf of Joint Debtor Brenda M. Gillard rodsheph@cs.com
Rodney D. Shepherd on behalf of Debtor Daniel W. Gillard rodsheph@cs.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpggh.com

TOTAL: 10